

Table ICLb. Average annual single premium per enrolled employee for mixed-provider plans¹ in private establishments² offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	All firm sizes	Firm Size ³						
		Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Average annual premium for single coverage mixed-provider plans								
United States.....	\$2,098	\$2,056	\$2,130	\$1,949	\$2,211	\$2,111	\$2,060	\$2,110
Industry group								
Agriculture, forestry, and fishing.....	2,116	1,660	2,302	1,794	1,855	2,760	1,862	2,446
Mining.....	2,512	#	#	1,809	2,090	2,517	3,110	2,326
Construction.....	1,947	1,549	1,627	1,850	2,343	2,333	1,653	2,180
Manufacturing.....	1,907	1,802	1,969	1,811	1,942	1,925	1,930	1,902
Transportation, Communication, and Utilities.....	2,147	2,377	2,317	1,783	2,129	2,189	2,184	2,139
Wholesale Trade.....	2,122	2,074	2,296	1,958	1,980	2,307	2,141	2,113
Retail Trade.....	1,904	2,149	2,219	1,903	1,791	1,841	2,056	1,854
Finance, Insurance, and Real Estate.....	2,286	2,122	2,093	2,051	2,216	2,427	2,071	2,329
Services.....	2,211	2,178	2,123	2,059	2,494	2,157	2,118	2,253
Ownership								
For profit.....	2,090	2,042	2,104	1,935	2,204	2,121	2,048	2,107
Incorporated.....	2,063	2,074	2,123	1,905	2,100	2,107	2,048	2,068
Unincorporated.....	2,338	1,956	1,884	2,236	2,735	2,398	2,049	2,525
Non-profit.....	2,249	2,289	2,616	2,079	2,380	2,204	2,221	2,254
Other.....	1,624	1,887	1,698	1,914	1,655	1,528	1,759	1,604
Age of firm								
Under 5 years.....	1,942	1,964	2,168	1,885	1,792	1,950	2,027	1,866
5-9 years.....	2,055	2,018	1,892	1,900	2,275	2,194	1,979	2,110
10-19 years.....	2,048	1,975	2,046	1,872	2,208	2,184	1,969	2,104
20 or more years.....	2,119	2,199	2,264	2,008	2,239	2,083	2,146	2,113
Number of locations in firm								
Two or more locations.....	2,129	2,363	2,075	2,037	2,273	2,099	2,134	2,129
One location.....	2,050	2,044	2,142	1,910	2,106	2,209	2,045	2,056
Metropolitan area indicator								
Metropolitan area.....	2,125	2,068	2,148	1,983	2,245	2,134	2,088	2,137
Non-metropolitan area.....	1,857	1,967	1,935	1,690	1,873	1,903	1,848	1,861
Percent of full-time employees								
Less than 25 percent.....	2,105	1,983	2,844	1,748	1,517	2,245	1,983	2,127
25-49 percent.....	2,003	2,628	1,935	1,756	2,177	1,949	2,105	1,979
50-74 percent.....	2,157	2,079	2,208	2,050	2,035	2,230	2,095	2,176
75 percent or more.....	2,093	2,032	2,123	1,946	2,245	2,092	2,055	2,106
Whether establishment has union employees								
No union employees.....	2,107	2,026	2,131	1,938	2,207	2,160	2,047	2,132
Union employees.....	2,156	3,309	2,111	2,167	2,233	2,106	2,431	2,132
Percent of low-wage employees⁴								
50 percent or more of employees are low-wage.....	2,048	2,727	1,795	2,024	1,876	2,056	2,087	2,036
Less than 50 percent of employees are low-wage.....	2,096	2,048	2,137	1,956	2,127	2,174	2,068	2,109

¹ Mixed-provider plans are PPO or POS plans as reported by respondent.

² An establishment is defined as a business at a single physical location.

³ Number of employees nationwide as reported by respondent.

⁴ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

Estimate suppressed to protect confidentiality.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table IClb. Standard errors for average annual single premium per enrolled employee for mixed-provider plans¹ in private establishments² offering health insurance by firm size and selected characteristics: United States, 1993

Characteristic	All firm sizes	Firm Size ³						
		Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500 or more employees	Under 50 employees	50 or more employees
Standard errors								
United States.....	29	55	58	35	92	42	33	37
Industry group								
Agriculture, forestry, and fishing.....	222	151	569	288	264	492	202	361
Mining.....	207	#	#	188	188	196	457	152
Construction.....	122	100	115	90	379	318	72	194
Manufacturing.....	50	90	124	78	87	83	78	58
Transportation, Communication, and Utilities.....	76	401	204	94	92	118	167	84
Wholesale Trade.....	79	150	158	98	74	222	94	108
Retail Trade.....	44	157	271	81	78	58	113	45
Finance, Insurance, and Real Estate....	96	118	105	105	209	149	83	113
Services.....	54	91	82	63	173	53	51	73
Ownership								
For profit.....	33	56	62	38	117	47	35	44
Incorporated.....	27	68	65	39	66	49	38	35
Unincorporated.....	186	94	202	110	396	133	86	259
Non-profit.....	47	312	161	111	108	59	118	51
Other.....	146	208	168	120	148	224	139	162
Age of firm								
Under 5 years.....	95	177	230	151	266	244	128	137
5-9 years.....	59	129	190	68	164	69	89	77
10-19 years.....	51	76	91	60	157	122	50	78
20 or more years.....	39	102	77	52	124	48	49	46
Number of locations in firm								
Two or more locations.....	43	153	109	60	132	46	78	46
One location.....	29	57	66	42	89	79	36	48
Metropolitan area indicator								
Metropolitan area.....	31	59	61	37	99	46	35	40
Non-metropolitan area.....	39	148	189	70	71	60	86	43
Percent of full-time employees								
Less than 25 percent.....	135	276	630	204	243	186	297	150
25-49 percent.....	49	428	160	114	106	58	146	50
50-74 percent.....	78	170	275	103	107	128	110	95
75 percent or more.....	33	56	59	38	106	47	35	43
Whether establishment has union employees								
No union employees.....	32	52	59	36	102	48	33	42
Union employees.....	95	617	222	118	114	131	187	100
Percent of low-wage employees⁴								
50 percent or more of employees are low-wage.....	121	562	226	204	290	170	261	136
Less than 50 percent of employees are low-wage.....	27	54	60	36	49	65	33	37

¹ Mixed-provider plans are PPO or POS plans as reported by respondent.

² An establishment is defined as a business at a single physical location.

³ Number of employees nationwide as reported by respondent.

⁴ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

Estimate suppressed to protect confidentiality.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).